

In re:
Scott Michael Hettinger
Debra Ann Hettinger
Debtors

Case No. 19-13488-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Mar 10, 2022

User: admin
Form ID: 210U

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Total Noticed: 72

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Scott Michael Hettinger, Debra Ann Hettinger, 44 Versailles Ct., Reading, PA 19605-7019
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14334260	+ AES/Educational Loans, Attn: Bankruptcy, Po Box 61047, Harrisburg, PA 17106-1047
14334262	+ AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287
14334259	+ Aes/bank Of New York U, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14334261	+ Aes/wllsfrgo, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14334264	+ Berk E.I.T., 1125 Berkshire Blvd. #115, Wyomissing, PA 19610-1222
14334265	+ Berkheimer, PO Box 25153, Lehigh Valley, PA 18002-5153
14363314	+ Berkheimer, Agent for Schuylkill SD, c/o David R. Gordon, Esquire, 1883 Jory Road, Pen Argyl, PA 18072-9652
14334279	+ FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14334280	+ FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610
14334282	+ First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197-0002
14345678	+ First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197-0002
14345615	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
14334288	+ Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
14337178	+ Quicken Loans Inc. c/o Rebecca A. Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14334300	+ Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
14375822	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14334302	+ Wells Fargo Bank, Mac F823f-02f, Po Box 10438, Des Moines, IA 50306-0438
14334303	+ Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
14344833	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14334304	+ Wells Fargo Home Mortgage, Attn: Bankruptcy Dept, P.O. Box 10335, Des Moines, IA 50306-0335
14334305	+ Wf/fmg, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493

TOTAL: 27

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 10 2022 23:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: taxclaim@countyofberks.com	Mar 10 2022 23:50:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 10 2022 23:50:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14347090	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 10 2022 23:50:00	ACAR Leasing LTD d/b/a GM Financial Leasing,

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			P O Box 183853, Arlington, TX 76096-3853
14334263	+ Email/Text: rperez@arcadiarecovery.com	Mar 10 2022 23:50:00	Arcadia Recovery Bureau, 645 Penn Street, 4th Floor, Reading, PA 19601-3559
14334266	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 10 2022 23:49:19	Best Buy/cbna, Citibank Corp/Centralized Bky, PO Box 790034, Saint Louis, MO 63179-0034
14334267	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 10 2022 23:49:18	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14355046	+ Email/PDF: ebn_ais@aisinfo.com	Mar 10 2022 23:49:18	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14334269	+ Email/Text: bankrupt@choicerecovery.com	Mar 10 2022 23:50:00	Choice Recovery, Attn: Bankruptcy, 1550 Old Henderson Rd, Ste 100, Columbus, OH 43220-3662
14334270	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 10 2022 23:49:19	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14334271	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 10 2022 23:49:27	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14334272	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 10 2022 23:50:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14334273	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 10 2022 23:50:00	Comenity/MPRC, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14334275	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 10 2022 23:50:00	ComenityBank/Venus, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14334276	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 10 2022 23:50:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14334274	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 10 2022 23:50:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
14334277	+ Email/Text: BKPT@cfna.com	Mar 10 2022 23:50:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
14334284	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 10 2022 23:50:00	Department of the Treasury, Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14334281	+ Email/Text: collectionbankruptcies.bancorp@53.com	Mar 10 2022 23:50:00	Fifth Third Bank, Attn: Bankruptcy Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803
14334283	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 10 2022 23:50:00	GM Financial, PO Box 183834, Arlington, TX 76096-3834
14334268	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 10 2022 23:49:27	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14343206	+ Email/Text: RASEBN@raslg.com	Mar 10 2022 23:50:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14334285	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 10 2022 23:50:00	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14368585	Email/PDF: resurgentbknofications@resurgent.com	Mar 10 2022 23:49:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14334286	+ Email/Text: bk@lendingclub.com	Mar 10 2022 23:50:00	LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
14368177	+ Email/Text: Documentfiling@lciinc.com	Mar 10 2022 23:50:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2807
14334287	+ Email/Text: EBNBKNOT@ford.com	Mar 10 2022 23:50:00	Lincoln Automotive Financial Service, Attn:

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14370693	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 10 2022 23:49:19	Bankruptcy, Po Box 542000, Omaha, NE 68154-8000
14370042	+ Email/Text: joey@rmscollect.com	Mar 10 2022 23:50:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14334289	+ Email/Text: recovery@paypal.com	Mar 10 2022 23:50:00	Patient First c/o Receivables Management Systems, PO Box 73810, North Chesterfield, VA 23235-8047
14366354	Email/Text: bnc-quantum@quantum3group.com	Mar 10 2022 23:50:00	PayPal, 2211 N. First St., San Jose, CA 95131-2021
14366356	Email/Text: bnc-quantum@quantum3group.com	Mar 10 2022 23:50:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14334290	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 10 2022 23:50:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14348096	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 10 2022 23:50:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
14334291	Email/Text: joey@rmscollect.com	Mar 10 2022 23:50:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14334293	+ Email/PDF: gecsed@recoverycorp.com	Mar 10 2022 23:49:18	Receivable Management Inc, 7206 Hull Rd, Ste 211, Richmond, VA 23235
14334292	+ Email/PDF: gecsed@recoverycorp.com	Mar 10 2022 23:49:19	Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14336192	+ Email/PDF: gecsed@recoverycorp.com	Mar 10 2022 23:49:23	Syncb/litt, Po Box 965036, Orlando, FL 32896-5036
14335318	+ Email/PDF: gecsed@recoverycorp.com	Mar 10 2022 23:49:23	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14334294	+ Email/PDF: gecsed@recoverycorp.com	Mar 10 2022 23:49:23	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14334295	+ Email/PDF: gecsed@recoverycorp.com	Mar 10 2022 23:49:24	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14334296	+ Email/PDF: gecsed@recoverycorp.com	Mar 10 2022 23:49:27	Synchrony Bank/HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14334297	+ Email/PDF: gecsed@recoverycorp.com	Mar 10 2022 23:49:23	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14334298	+ Email/PDF: gecsed@recoverycorp.com	Mar 10 2022 23:49:27	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14334299	+ Email/PDF: gecsed@recoverycorp.com	Mar 10 2022 23:49:27	Synchrony Bank/Select Comfort, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14334278	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Mar 10 2022 23:50:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
			Elan Financial Service, Attn: Bankruptcy, 4801 Frederica Street, Owensboro, KY 42301

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14357834	*	Internal Revenue Service, Centralized Insolvency, PO Box 7346, Philadelphia, PA 19101-7346
14344835	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

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14334301

##+

TD Retail Card Services, Attn: Bankruptcy, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2022 at the address(es) listed below:

Name	Email Address
DAVID W. TIDD	on behalf of Joint Debtor Debra Ann Hettinger bankruptcy@davidtiddlaw.com lesliebrown.paralegal@gmail.com
DAVID W. TIDD	on behalf of Debtor Scott Michael Hettinger bankruptcy@davidtiddlaw.com lesliebrown.paralegal@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axosfs.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Scott Michael Hettinger and Debra Ann Hettinger
Debtor(s)

Case No: 19-13488-pmm

CLERK'S NOTICE RE: PRESUMPTION OF ABUSE

To the debtor, debtor's counsel, interim trustee, creditors and all parties in interest,

NOTICE is hereby given, in accordance with 11 U.S.C. §342(d):

This is a Chapter 7 case of an individual with primarily consumer debts and insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified under F.R.B.P 5008.

Dated: 3/10/22

For The Court

Timothy B. McGrath
Clerk of Court